What is claimed is:

- 1. A surface laminar circuit board, comprising:
- 2 an insulating layer;
- a conductive layer disposed on an upper surface of said insulating layer, said
- 4 conductive layer having a hole formed therein;
- a dielectric layer disposed on an upper surface of the conductive layer; and
- a conductive pad having a majority thereof within an area defined by an outer
- 7 periphery of the hole, said conductive pad being for receiving a surface mounted
- 8 component thereon.
- 1 2. The surface laminar circuit board of claim 1, wherein said dielectric layer is a
- 2 photosensitive dielectric layer.
- 1 3. The surface laminar circuit board of claim 2, wherein said photosensitive
- dielectric layer is in direct contact with the insulating layer by way of the hole, and
- 3 wherein said conductive pad is disposed directly on an upper surface of said
- 4 photosensitive dielectric layer, said dielectric layer separating said conductive pad from
- 5 said conductive layer and from said insulating layer.
- 1 4. The surface laminar circuit board of claim 2, wherein said conductive pad is
- disposed within the hole, and is in direct contact with the insulating layer.

- 5. The surface laminar circuit board of claim 1, wherein said insulating layer is an FR4 insulating layer.
- 6. The surface laminar circuit board of claim 1, wherein said conductive layer comprises a signal ground layer.
- 7. The surface laminar circuit board of claim 6, wherein said signal ground layer is comprised of copper.
- 8. The surface laminar circuit board of claim 1, wherein said hole is formed by etching.
- 9. The surface laminar circuit board of claim 2, wherein said photosensitive dielectric layer has a thickness, in a region over the conductive layer, less than about 50 micrometers.
- 1 10. The surface laminar circuit board of claim 2, wherein said photosensitive 2 dielectric layer has a thickness, in a region over the conductive layer, equal to or less 3 than about 40 micrometers.
- 1 11. The surface laminar circuit board of claim 2, further comprising signal traces disposed directly on said photosensitive dielectric layer.

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- 1 12. The surface laminar circuit board of claim 1, wherein said conductive pad is 2 disposed completely within the area defined by the outer periphery of the hole.
- 1 13. A method of making a surface laminar circuit board, comprising:
 2 providing a laminated printed circuit board having an insulating layer, and a
 3 conductive layer over the insulating layer;
 - patterning the conductive layer to form a hole therein, and to expose a portion of the insulating layer by way of the hole;
 - applying a dielectric layer over the patterned conductive layer and in direct contact with the exposed portion of the insulating layer; and
 - forming a conductive pad with a majority thereof being disposed within an area defined by an outer periphery of the hole.
- 1 14. The method of claim 13, wherein said forming a conductive pad forms the conductive pad on the dielectric layer, with a majority of the conductive pad being formed directly over the hole.
- 1 15. The method of claim 13, wherein said forming a conductive pad forms the conductive pad on the insulating layer, and within the hole.
- 1 16. The method of claim 12, wherein the dielectric layer is a photosensitive 2 dielectric layer; further comprising exposing and developing the photosensitive
- 3 dielectric layer to form a micro photo-via in the photosensitive dielectric layer.

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micro-via;

| 1 | 17. The method of claim 16, further comprising forming a signal trace on the |
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| 2 | photosensitive dielectric layer and in electrical communication with the conductive |
| 3 | layer by way of the micro photo-via. |
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| 1 | 18. The method of claim 16, wherein said exposing and developing removes at |
| 2 | least a portion of the photosensitive dielectric layer from within the hole; and wherein |
| 3 | said forming a conductive pad forms the conductive pad on the insulating layer, and |
| 4 | within the hole. |
| 1 | 19. The method of claim 13, further comprising attaching a surface mounted |
| 2 | component to the conductive pad. |
| 1 | 20. A surface laminar circuit board, comprising: |
| 2 | an insulating layer; |
| 3 | a signal ground conductive layer disposed on an upper surface of said insulating |
| 4 | layer, said conductive layer having a hole formed therein; |
| 5 | a photosensitive dielectric layer disposed on an upper surface of the signal |
| 6 | ground conductive layer, said dielectric layer having a photo micro-via formed therein; |
| 7 | a signal trace disposed on said photosensitive dielectric layer, and being |
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electrically coupled with said signal ground conductive layer by way of said photo

| 10 | a conductive pad having a majority thereof within an area defined by an outer |
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| 11 | periphery of the hole, and being electrically coupled with said signal trace; and |
| 12 | a surface mounted component mounted on said conductive pad. |

- 21. The surface laminar circuit board of claim 20, wherein said photosensitive dielectric layer is in direct contact with the insulating layer by way of the hole, and wherein said conductive pad is disposed directly on an upper surface of said photosensitive dielectric layer, said dielectric layer separating said conductive pad from said conductive layer and from said insulating layer.
- 22. The surface laminar circuit board of claim 20, wherein said conductive pad is disposed within the hole, and is in direct contact with the insulating layer.